

# ► Choose a retirement leader to help you make the most of your workplace savings.

If you're like most people, you want your hard-earned retirement savings to be in good hands. Consider America's workplace retirement savings plan leader,<sup>1</sup> Fidelity Investments,<sup>®</sup> and take advantage of our experience to help you build a more rewarding future.

## ACTION PLAN

- Maximize your savings with our online tools
- Put Fidelity's experience to work
- Choose your investment mix
- Get the education you need online, by phone, or in person

## PUT THESE KEY ADVANTAGES TO WORK FOR YOU.

As the number-one provider of workplace retirement savings plans<sup>2</sup> today, no one makes planning for retirement easier. When you choose Fidelity, you get:

### Service excellence you can count on.

Chances are, you already know Fidelity by reputation. Founded in 1946, Fidelity has always been committed to accuracy, top technologies, and the highest ethical standards. A relationship with us means you can count on accurate statements and information, as well as timely assistance with your questions.

### Unmatched experience to meet your needs.

Fidelity serves more than 20 million participants,<sup>3</sup> and we bring that experience to help you manage your priorities at every stage of your life. And because our plans are offered at thousands of tax-exempt organizations, we understand how employees like you can make the most of your retirement program.

### Investments to match your style.

With a wide range of mutual funds to choose from, you'll have everything you need to create and manage a well-diversified portfolio. And if you don't want to diversify it yourself, you can choose an all-in-one, diversified investment option with professionally managed Fidelity Freedom Funds.<sup>®</sup> These funds are subject to the volatility of the financial markets in the United States and abroad, and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities.

### Education how and when you need it.

To help you make knowledgeable and confident decisions about your money, Fidelity offers flexible ways you can learn, including:

- Online workshops, tools, and resources
- On-site learning opportunities
- Regular e-mail and print messages
- Experienced representatives



## TOOLS & RESOURCES FOR ALL YOUR RETIREMENT GOALS.

Fidelity planning aids make it easy to make the most of your savings.

### **myPlan Snapshot.**<sup>®</sup>

Fidelity's exciting interactive calculator. It can help you quickly and easily identify how much money you may need to save for retirement.

### **Fidelity Retirement Income Advantage.**<sup>®</sup>

If your plan offers this exclusive Fidelity program, it will be there to help you transition into retirement and maintain your income plan throughout.

## Manage your account the way you want.

With Fidelity as your plan provider, you can choose how to access and manage your account.

- Online at Fidelity NetBenefits,<sup>®</sup> virtually any time.
- In person by scheduling a one-on-one consultation with a Fidelity Retirement Counselor.
- By phone to speak with a Fidelity Retirement Services Representative Monday through Friday from 8 a.m. to 8 p.m., Eastern time, or for automated services virtually 24 hours a day, seven days a week.

<sup>1</sup>Fidelity Investments is one of the world's largest providers of financial services, with custodied assets of nearly \$2.7 trillion, including managed assets of over \$1.2 trillion as of October 31, 2008.

<sup>2</sup>Fidelity is the nation's No. 1 provider of workplace retirement savings plans and a leading provider of 403(b) retirement plans for not-for-profit institutions.

<sup>3</sup>As of September 30, 2008.

myPlan Snapshot is an educational calculator.

**Before investing in any investment option, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write to Fidelity for a free prospectus. Read it carefully before you invest.**

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## HERE'S HELP

Receive the tools and guidance you need and the customer service you expect. To enroll with Fidelity today, simply complete your application designating Fidelity as your plan provider.

If you need additional help or information:

- Call 1-800-343-0860 8 a.m. to 8 p.m. Eastern time to speak to a representative
- Visit [www.fidelity.com/atwork](http://www.fidelity.com/atwork)

